

Information to identify the case:

Debtor 1	Patrick E. Conard	Social Security number or ITIN	xxx-xx-1703
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Arlene E. Conard	Social Security number or ITIN	xxx-xx-8337
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21228-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick E. Conard

Arlene E. Conard

7/31/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patrick E. Conard
 Arlene E. Conard
 Debtors

Case No. 19-21228-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 42

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db/jdb
 cr +Patrick E. Conard, Arlene E. Conard, 918 Eureka Street, Pittsburgh, PA 15210-1030
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15021028 +Allegheny General Anesthesia, PO Box 95915, Cleveland, OH 44193-0001
 15021030 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15021044 #+MLG Podiatry Group, Inc., 730 Brownsville Road, Pittsburgh, PA 15210-2300
 15021045 +Mount Oliver Dental Pavilion, 145 Brownsville Road, Pittsburgh, PA 15210-2113
 15021046 +Nationstar Mortgage LLC dba Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass,
 Lewisville, TX 75067-4180
 15021047 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
 15021048 Pittsburgh Water & Sewage, PO BOX 747055, Pittsburgh, PA 15274-7055
 15021063 Timothy Boyer, 327 Selene Street, Pittsburgh, PA 15217
 15021064 +Travelers, c/o Pinnacle Group LLC, 3301 William Penn Highway, Pittsburgh, PA 15235-5242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:25:21 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PHINAMERI.COM Aug 01 2019 07:08:00 Americredit Financial Services, Inc. Db a GM Financ,
 P.O Box 183853, Arlington, TX 76096-3853
 cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 01 2019 03:26:27 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Aug 01 2019 07:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15021033 +EDI: GMACFS.COM Aug 01 2019 07:08:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 15021032 +EDI: GMACFS.COM Aug 01 2019 07:08:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 15021035 +EDI: PHINAMERI.COM Aug 01 2019 07:08:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 Po Box 183853, Arlington, TX 76096-3853
 15021034 +EDI: PHINAMERI.COM Aug 01 2019 07:08:00 AmeriCredit/GM Financial, Po Box 181145,
 Arlington, TX 76096-1145
 15021036 EDI: COMCASTCBLCENT Aug 01 2019 07:08:00 Comcast, PO Box 3001,
 Southeastern, PA 19398-3001
 15021037 +EDI: RCSFNBMARIN.COM Aug 01 2019 07:08:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 15021038 +EDI: RCSFNBMARIN.COM Aug 01 2019 07:08:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 15021039 +E-mail/Text: kburkley@bernsteinlaw.com Aug 01 2019 03:26:27 Duquesne Light Company,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 15021041 +EDI: BLUESTEM Aug 01 2019 07:08:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
 Saint Cloud, MN 56395-1250
 15021040 +EDI: BLUESTEM Aug 01 2019 07:08:00 Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 15021042 +EDI: PRA.COM Aug 01 2019 07:08:00 HSBC Bank Nevada,
 c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
 15021043 +EDI: MERRICKBANK.COM Aug 01 2019 07:08:00 Merrick Bank/CardWorks, Po Box 9201,
 Old Bethpage, NY 11804-9001
 15021051 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchb/Toys 'R' Us, Po Box 965005,
 Orlando, FL 32896-5005
 15021052 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchb/Toys 'R' Us, Attn: Bankruptcy, Po Box 965004,
 Orlando, FL 32896-5004
 15021049 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchb/hhgreg, C/o Po Box 965036,
 Orlando, FL 32896-0001
 15021050 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 15023195 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15021054 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 15021053 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/ JC Penneys, Po Box 965007,
 Orlando, FL 32896-5007
 15021056 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15021055 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/Care Credit, C/o Po Box 965036,
 Orlando, FL 32896-0001
 15021058 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15021057 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/Lowes, Po Box 956005,
 Orlando, FL 32896-0001
 15021060 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 42

Date Rcvd: Jul 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15021059 +EDI: RMSC.COM Aug 01 2019 07:08:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
15021062 +EDI: WTRRN BANK.COM Aug 01 2019 07:08:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
15021061 +EDI: WTRRN BANK.COM Aug 01 2019 07:08:00 Target, Po Box 673, Minneapolis, MN 55440-0673
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
15021029* +Allegheny General Anesthesia, PO Box 95915, Cleveland, OH 44193-0001
15021031* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Julie Frazee Steidl on behalf of Joint Debtor Arlene E. Conard
julie.steidl@steidl-steinberg.com,
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Julie Frazee Steidl on behalf of Debtor Patrick E. Conard julie.steidl@steidl-steinberg.com,
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bes
tcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7